

**OFFICE OF THRIFT SUPERVISION
EXPECTED CRA EXAMINATION SCHEDULE
4TH QUARTER 2004**

NORTHEAST REGION

Month

Month

CONNECTICUT

Savings Institute Bank & Trust Co.
803 Main Street
Willimantic, CT 06266

October

MASSACHUSETTS

United Bank
95 Elm Street
West Springfield, MA 01089

October

Westfield Bank
141 Elm Street
Westfield, MA 01085

October

NEW YORK

The Rome Savings Bank
100 West Dominick Street
Rome, NY 13440

October

Atlas S&LA
689 5th Avenue
Brooklyn, NY 11215-6310

December

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SOUTHHEAST REGION

	<u>Month</u>		<u>Month</u>
<u>FLORIDA</u>		<u>NORTH CAROLINA</u>	
Key West Bank 701 Whitehead Street Key West, Florida 33040	November	Industrial Federal Savings Bank 107 West Center Street Lexington, North Carolina 27292-3009	October
Lydian Private Bank 180 Royal Palm Beach Palm Beach, Florida 33480	December	Mount Gilead S&LA 123 North Main Street Mount Gilead, North Carolina 27306	November
<u>GEORGIA</u>		Home Trust Bank 8583 Carolina Boulevard Clyde, North Carolina 28721	December
Citizens Bank & Trust, Inc. 12255 South Main Street Trenton, GA 30752	December	<u>SOUTH CAROLINA</u>	
<u>INDIANA</u>		Oconee Federal Savings and Loan Association 115 North Second Street Seneca, South Carolina 29678	December
Liberty Savings Bank, FSB 1904 Indianapolis Boulevard Whiting, Indiana 46394-1510	December		
<u>KENTUCKY</u>			
Blue Grass Federal Savings & Loan Association 600 High Street Paris, Kentucky 40361-1811	December		

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MIDWEST REGION

	<u>Month</u>		<u>Month</u>
<u>IOWA</u>		<u>NEVADA</u>	
First Federal SB of Iowa 825 Central Avenue Fort Dodge, IA 50501	December	M&I Bank FSB 3993 Howard Hughes Parkway Las Vegas, NV 89109	December
Frontier Bank 301 1 st Avenue Rock Rapids, IA 51246	December	<u>TEXAS</u>	
		First Federal Community Bank 630 Clarksville Street Paris, Texas 75460	November
<u>LOUISIANA</u>		<u>WISCONSIN</u>	
Fidelity Homestead Association 222 Baronne Street New Orleans, LA 70112	November	FPC Financial FSB 8402 Excelsior Drive Madison, WI 53717	October
<u>MINNESOTA</u>			
Inter Savings Bank FSB 6545 France Avenue South Edina, MN 55435	November	Time Federal Savings Bank 141 Wisconsin Avenue Medford, WI 54451	November
<u>NEBRASKA</u>			
Commercial Federal Bank 13220 California Street Omaha, NE 68154	December	Universal Savings Bank FA 754 N. 4 th Street Milwaukee, WI 53203	November

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WEST REGION

	<u>Month</u>		<u>Month</u>
<u>CALIFORNIA</u>		<u>COLORADO</u>	
Fullerton Community Bank, FSB 200 W Commonwealth Avenue Fullerton, CA 92832-1811	October	Matrix Capital Bank 700 17 th Street, Suite 100 Denver, CO 80202-3501	December
Los Padres Bank 610 Alamo Pintado Road Solvang, CA 93463-2202	October	<u>IDAHO</u>	
Universal Bank 3455 Nogales Street – 2 nd Floor West Covina, CA 91792	October	Home FS&LA of Nampa 500 12 th Avenue S Nampa, ID 83651-4250	October
Downey S&LA, F.A. 3501 Jamboree Road Newport Beach, CA 92660	November	<u>SOUTH DAKOTA</u>	
IndyMac Bank, F.S.B. 155 North Lake Avenue Pasadena, CA 91101-1857	November	First Savings Bank 201 North 3 rd Beresford, SD 57004-0431	December
Malaga Bank, F.S.B. 2514 Via Tejon Palos Verdes Peninsula, CA 90274-1311	November	<u>WASHINGTON</u>	
Kaiser Federal Bank 1359 N. Grand Avenue, Suite 200 Covina, CA 91724	December	First FS&LA of Port Angeles 105 W 8 th Street Port Angeles, WA 98362-6031	November